

Information to identify the case:

Debtor 1	Brooke M Lerner	Social Security number or ITIN	xxx-xx-8688
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-21893-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brooke M Lerner

9/23/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brooke M Lerner
 Debtor

Case No. 16-21893-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Brooke M Lerner, 816 Spruce Hills Drive, Glen Gardner, NJ 08826-3707
 cr Stonegate Homeowners Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111

516243402 +ACB Receivables Mgmt, 19 Main Street, Asbury Park, NJ 07712-7012
 516243404 +Anesthesia Assoc. of Morristown, 1129 Bloomfield Avenue, Caldwell, NJ 07006-7127
 516243405 Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
 516243408 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 516243411 +Creditech, 50 N. 7th Street, Bangor, PA 18013-1791
 516243412 +Elizabethtown Gas, P.O. Box 4569, Atlanta, GA 30302-4569
 516243413 +Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 516243414 +Hunterdon Medical Center, 2100 Wescott Drive, Flemington, NJ 08822-4604
 516243415 +Hunterdon Pathology Services, 2100 Wescott Drive, Flemington, NJ 08822-4604
 516243416 Karen B. Miller, Esquire, McGovern Legal Services, LLC, 850 Route 1, P.O. Box 1111, New Brunswick, NJ 08903-1111

516243417 +Mark S. Orsulak, 305 Saddle Court, Flemington, NJ 08822-1881
 516243418 +Raritan Township Tax Collector, One Municipal Drive, Flemington, NJ 08822-3446
 516243419 +Rickart Collection Systems, Inc., 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242

516243420 +SMG Ambulatory Surgery, c/o ACB Receivables Mgmt, 19 Main Street, Asbury Park, NJ 07712-7012

516243421 Stonegate Homeowners Association, Inc., c/o McGovern Law Services, LLC, P.O. Box 1111, New Brunswick, NJ 08903-1111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 23 2016 23:48:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 23 2016 23:48:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516243401 E-mail/Text: jhernandez@trafgroup.org Sep 23 2016 23:49:38 A-1 Collection Service, 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706

516243403 +E-mail/Text: csc.bankruptcy@amwater.com Sep 23 2016 23:49:56 American Water, P.O. Box 578, Alton, IL 62002-0578

516243406 +EDI: TSYS2.COM Sep 23 2016 23:33:00 Bloomingdales, 9111 Duke Blvd., Mason, OH 45040-8999

516243407 +EDI: CHASE.COM Sep 23 2016 23:38:00 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298

516243409 +EDI: SWCR.COM Sep 23 2016 23:38:00 Comcast, c/o SW Credit Systems L.P., 4120 International Suite 1100, Carrollton, TX 75007-1958

516243410 EDI: RCSFNBMARIN.COM Sep 23 2016 23:33:00 Credit One, P O Box 98873, Las Vegas, NV 89193-8873

516243422 +E-mail/Text: clientservices@simonsagency.com Sep 23 2016 23:49:46 Summit Medical Group, c/o Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176

516243423 +EDI: TDBANKNORTH.COM Sep 23 2016 23:38:00 TD Bank, 70 Gray Road, Falmouth, ME 04105-2299

516243424 +E-mail/Text: jkatsios@gsicollections.com Sep 23 2016 23:48:28 Tri County Orthopedics, c/o GSI Recovery LLC, 510 Franklin Avenue, Suite 7, Nutley, NJ 07110-1755

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Sep 23, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
Marlena S. Diaz-Cobo on behalf of Creditor Stonegate Homeowners Association, Inc.
mmiller@theassociationlawyers.com
William G. Tauriello on behalf of Debtor Brooke M Lerner wgtattorney@worldnet.att.net
TOTAL: 4